



RHB Bank Berhad
Brunei Darussalam Branch

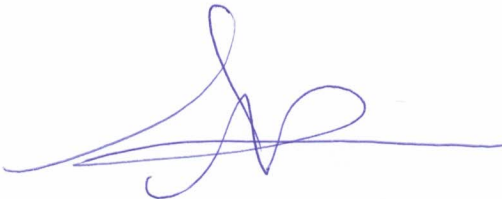
Pillar 3 Disclosures

31st March 2025

**RHB BANK BERHAD
BRUNEI DARUSSALAM BRANCH
PILLAR 3 DISCLOSURES AS AT 31ST MARCH 2025**

Statement by Chief Executive Officer, RHB Bank Berhad Brunei Branch

In accordance to Brunei Darussalam Central Bank (BDCB) Notice No. BU/N-1/2021/68 Pillar 3 – Public Disclosure Requirement. On behalf of the Management of RHB Bank Berhad Brunei Branch, I am pleased to provide an attestation that the Pillar 3 disclosures of RHB Bank Berhad Brunei Branch for position as at 31st March 2025 are accurate and complete.



**Mohd Shamsul Irwan Bin Ab Wahab
Chief Executive Officer
RHB Bank Berhad Brunei Branch**

RHB BANK BERHAD
BRUNEI DARUSSALAM BRANCH
PILLAR 3 DISCLOSURES AS AT 31st MARCH 2025

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1.0 Disclosure A: Scope of Application

This document covers the quantitative information as at 31st March 2025. The quarterly disclosure is prepared in compliance with the requirements set forth in Brunei Darussalam Central Bank (BDCB) Notification No. BU/N-1/2021/68 dated 2nd April 2021.

RHB Bank Berhad Brunei Darussalam branch (“the Bank”) is a branch office of RHB Bank Berhad and is part of RHB Banking Group with its Head Office in Malaysia. In operating the business, RHB Bank Berhad Brunei Darussalam branch is guided by the Group Policies, Bank Negara Malaysia’s Guidelines and BDCB’s Guidelines, whichever is more stringent.

2.0 Overview of key prudential metrics and RWA

2.1 Key Metrics

		March 2025	December 2024	September 2024	June 2024	March 2024
	Available Capital (BND'000)					
1	Tier 1	47,322.00	47,322.00	46,459.00	46,459.00	46,459.00
2	Total Capital	47,661.00	47,609.00	46,718.00	46,685.00	46,812.00
	Risk-weighted assets (BND'000)					
3	Total risk-weighted assets (RWA)	89,504.64	90,175.20	83,689.44	86,487.32	95,426.51
	Risk-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	52.87	52.48	55.51	53.72	48.69
5	Total capital ratio (%)	53.25	52.80	55.82	53.98	49.06

Total Risk-Weighted Assets (RWA) decreased quarter-on-quarter for March 2025 against December 2024, mainly due to lower gross loan and advances.

Thus, the Tier 1 ratio and Total Capital ratio improved to 52.87% and 53.25% respectively. Both ratios remained healthy and the TCR is above the minimum regulatory requirement of 10%.

2.2 Overview of Risk-Weighted Assets (RWA)

		RWA (BND'000)		Minimum capital requirements
		March 2025	December 2024	March 2025
1	Credit risk (Standardised)	80,109.33	80,806.23	8,010.93
2	Market risk (Standardised)	780.94	755.22	78.09
3	Operational risk (Basic Indicator Approach)	8,614.38	8,613.75	861.44
4	Total	89,504.64	90,175.20	8,950.46

Total Risk-Weighted Assets (RWA) decreased quarter-on-quarter for March 2025 against December 2024, mainly due to lower gross loan and advances.

Market risk increased quarter-on-quarter mainly due to higher Foreign Exchange Net Open Position (FXNOP) arising from higher Nostro balance in March 2025 against December 2024.